

**Information to identify the case:**

Debtor 1	<u>Peter C Bell</u>	Social Security number or ITIN	xxx-xx-7641
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Edna M Bell</u>	Social Security number or ITIN	xxx-xx-7740
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 18-23437-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Peter C Bell

Edna M Bell  
aka Edna M Jones, aka Edna Jones Bell

7/28/23

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Peter C Bell  
Edna M Bell  
Debtors

Case No. 18-23437-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jul 28, 2023

User: admin  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 30, 2023:

Recip ID	Recipient Name and Address
db	+ Peter C Bell, 8 Harrison Place, Manchester Township, NJ 08759-4910
jdb	+ Edna M Bell, 902B N. New York Ave., Atlantic City, NJ 08401-2374
cr	+ NY State Department of Taxation and Finance, Rochester District Office, 340 East Main Street, Rochester, NY 14604-2108
517949488	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154
517949489	Ditech Financial LLC, P.O. Box 6154, Rapid City, SD 57709-6154, Ditech Financial LLC, P.O. Box 6154 Rapid City, SD 57709-6154
517629900	+ Sencit FG McKinley Association, 1427a McKinley Ave, Atlantic City, NJ 08401-2342

TOTAL: 6

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jul 28 2023 20:13:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jul 28 2023 20:13:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517628502	EDI: PHINGENESIS	Jul 29 2023 00:03:00	Bankcard Services, PO Box 4499, Beaverton, OR 97076-4499
517695244	Email/PDF: MerrickBKNotifications@Resurgent.com	Jul 28 2023 20:19:43	CW Nexus Credit Card Holdings I, LLC, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
517628503	EDI: CAPITALONE.COM	Jul 29 2023 00:03:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517628504	EDI: CAPITALONE.COM	Jul 29 2023 00:03:00	Capital One Bank, PO Box 30285, Salt Lake City, UT 84130-0285
517724866	EDI: CAPITALONE.COM	Jul 29 2023 00:03:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517628505	+ EDI: CAPITALONE.COM	Jul 29 2023 00:03:00	Capital One Bank/Dress Barn, PO Box 30258, Salt Lake City, UT 84130-0258
517724881	EDI: CAPITALONE.COM	Jul 29 2023 00:03:00	Capital One, N.A., PO Box 71083, Charlotte, NC 28272-1083
517628506	EDI: WFNNB.COM	Jul 29 2023 00:03:00	Comenity Capital/Boscovs, Bankruptcy Dept., PO Box 183043, Columbus, OH 43218-3043
517628508	+ Email/Text: Bankruptcy@homebridge.com	Jul 28 2023 20:13:00	Homebridge Financial Services, Inc., 194 Wood Avenue South, 9th Floor, Iselin, NJ 08830-2761
517628507	+ Email/Text: Bankruptcy@homebridge.com	Jul 28 2023 20:13:00	Homebridge Financial Services, Inc., 112 Town Park Drive, Suite 300, Kennesaw, GA 30144-3754
518313478	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 28 2023 20:12:00	LoanCare, LLC, 3637 Sentara Way, Virginia

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			Beach, Virginia 23452, LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
518313477	+ Email/Text: LC-Bankruptcy-RF@loancare.net	Jul 28 2023 20:12:00	LoanCare, LLC, 3637 Sentara Way, Virginia Beach, Virginia 23452-4262
517628509	^ MEBN	Jul 28 2023 20:08:59	Merrick Bank, PO Box 9211, Old Bethpage, NY 11804-9011
517628510	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2023 20:13:00	Midland Funding LLC, 8875 Aero Drive, Ste 200, San Diego, CA 92123-2255
517628511	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2023 20:13:00	Midland Funding LLC, PO Box 2001, Warren, MI 48090-2001
517712846	+ Email/Text: bankruptcydpt@mcmcg.com	Jul 28 2023 20:13:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
517666947	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 28 2023 20:13:00	NY State Dept. of Tax. and Finance, POB 5300, Albany, NY 12205-0300
517628512	Email/Text: nys.dtf.bncnotice@tax.ny.gov	Jul 28 2023 20:13:00	New York State Department of Taxation, PO Box 4127, Binghamton, NY 13902-4127
517628513	+ EDI: AGFINANCE.COM	Jul 29 2023 00:03:00	OneMain, Terre Mar Plaza, 900 Tilton Road, Northfield, NJ 08225-1234
517660896	+ EDI: AGFINANCE.COM	Jul 29 2023 00:03:00	OneMain, PO Box 3251, Evansville, IN 47731-3251
517628514	EDI: AGFINANCE.COM	Jul 29 2023 00:03:00	OneMain Financial, Bankruptcy Dept., PO Box 6042, Sioux Falls, SD 57117-6042
517628516	+ EDI: AGFINANCE.COM	Jul 29 2023 00:03:00	OneMain Financial, PO Box 1010, Evansville, IN 47706-1010
517628515	+ EDI: AGFINANCE.COM	Jul 29 2023 00:03:00	OneMain Financial, Terre Mar Plaza, 900 Tilton Road, Northfield, NJ 08225-1234
517733852	EDI: PRA.COM	Jul 29 2023 00:03:00	Portfolio Recovery Associates, LLC, c/o Care Credit, POB 41067, Norfolk VA 23541
517736477	EDI: Q3G.COM	Jul 29 2023 00:03:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
517628517	+ Email/Text: RASEBN@raslg.com	Jul 28 2023 20:12:00	RAS Citron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517628518	EDI: RMSC.COM	Jul 29 2023 00:03:00	SYNCB/JC Penney, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
517628519	EDI: RMSC.COM	Jul 29 2023 00:03:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept., PO Box 965061, Orlando, FL 32896-5061
517749773	Email/PDF: bncnotices@becket-lee.com	Jul 28 2023 20:29:55	eCAST Settlement Corporation, PO Box 29262, New York NY 10087-9262
TOTAL: 31			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-3

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 30, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 28, 2023 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Alexandra T. Garcia	on behalf of Creditor Ditech Financial LLC NJECFMAIL@mwc-law.com nj-ecfmail@ecf.courtdrive.com
Andrew M. Lubin	on behalf of Creditor LoanCare LLC. nj-ecfmail@mwc-law.com, alubin@milsteadlaw.com
Denise E. Carlon	on behalf of Creditor LoanCare LLC. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Ditech Financial LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
James French	on behalf of Creditor LoanCare LLC. jfrench@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Joseph L Youngblood	on behalf of Debtor Peter C Bell Jgriffith@youngbloodlegal.com
Joseph L Youngblood	on behalf of Joint Debtor Edna M Bell Jgriffith@youngbloodlegal.com
Marisa Myers Cohen	on behalf of Creditor LoanCare LLC. nj-ecfmail@mwc-law.com, jhillier@mwc-law.com
Melissa S DiCerbo	on behalf of Creditor LoanCare LLC. nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Melissa S DiCerbo	on behalf of Creditor HomeBridge Financial Services Inc. nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com
Melissa S DiCerbo	on behalf of Creditor Ditech Financial LLC nj-ecfmail@mwc-law.com nj-ecfmail@ecf.courtdrive.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13